



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [CVB FINANCIAL CORP.](#)

City/State [ONTARIO, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [14,840,438](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[CVB FINANCIAL CORP.](#)
[701 NORTH HAVEN AVENUE, SUITE 350](#)

[ONTARIO, CA 91764](#)

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Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	14,468,408			11,360,091			12,890,683			11,302,793			9,521,910		
Net income (\$000)	63,893			37,980			177,159			207,827			152,003		
Number of BHCs in peer group	133			123			128			125			118		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.87	2.67	61	3.62	2.94	85	3.24	2.77	81	3.87	3.01	87	3.69	3.08	84
+ Non-interest income	0.39	1.13	12	0.41	1.12	12	0.38	1.21	10	0.52	1.32	15	0.46	1.31	15
- Overhead expense	1.30	2.28	3	1.71	2.68	10	1.49	2.57	6	1.76	2.69	10	1.89	2.71	10
- Provision for credit losses	-0.54	-0.12	8	0.42	0.88	25	0.18	0.51	13	0.04	0.15	20	0.02	0.14	15
+ Securities gains (losses)	0	0.01	32	0	0.03	25	0	0.02	16	0	0.01	42	0	0	50
+ Other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	2.48	1.78	87	1.89	0.64	96	1.95	1.04	92	2.59	1.56	96	2.24	1.57	92
Net operating income	1.77	1.36	83	1.34	0.48	95	1.37	0.81	89	1.84	1.19	96	1.60	1.24	84
Net income	1.77	1.35	83	1.34	0.48	94	1.37	0.82	89	1.84	1.19	96	1.60	1.24	84
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.20	3.18	50	4.26	4.09	62	3.71	3.55	57	4.58	4.41	64	4.16	4.24	46
Interest expense	0.06	0.29	5	0.19	0.85	0	0.12	0.52	2	0.22	1.08	1	0.15	0.86	2
Net interest income (tax equivalent)	3.14	2.88	63	4.07	3.24	86	3.59	3.01	82	4.36	3.33	88	4.02	3.38	80
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.12	0.16	50	-0.01	0.27	4	0	0.27	4	0	0.21	5	-0.04	0.22	4
Earnings coverage of net loan and lease losses (X)	29.32	25.70	69	-463.16	17.23	2	886.43	22.91	97	-6,299.45	24.40	0	-84.10	21.75	5
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.87	1.49	14	1.11	1.32	32	1.12	1.58	23	0.91	0.83	58	0.82	0.90	40
Allowance for loan and lease losses / Total loans and leases	0.87	1.47	14	1.11	1.30	35	1.12	1.55	24	0.91	0.81	58	0.82	0.89	42
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.18	0.70	8	0.15	0.63	8	0.21	0.71	8	0.13	0.57	7	0.26	0.61	12
30-89 days past due loans and leases / Total loans and leases	0.02	0.33	4	0.06	0.52	4	0.04	0.39	3	0.02	0.43	3	0.07	0.44	7
Liquidity and Funding															
Net noncore funding dependence	-6.78	-0.51	32	-1.21	14.37	12	-11.89	3.20	10	5.03	14.45	21	8.01	16.62	24
Net short-term noncore funding dependence	-6.95	-6.88	47	-1.42	4.94	22	-12.09	-4.76	20	4.83	3.38	47	7.72	4.66	52
Net loans and leases / Total assets	55.40	60.99	28	63.61	64.23	36	57.25	61.58	27	66.44	63.77	45	66.80	63.98	47
Capitalization															
Tier 1 leverage ratio	9.83	9.15	74	11.60	9.43	92	9.90	9.13	75	12.33	9.76	92	10.98	9.71	84
Holding company equity capital / Total assets	13.62	10.72	85	16.73	11.64	94	13.93	11.16	86	17.67	12.43	94	16.06	12.22	89
Total equity capital (including minority interest) / Total assets	13.62	10.85	85	16.73	11.80	94	13.93	11.29	85	17.67	12.57	94	16.06	12.27	89
Common equity tier 1 capital / Total risk-weighted assets	14.87	12.57	84	14.13	11.64	85	14.77	12.38	83	14.83	12.17	84	13.04	12.12	72
Net loans and leases / Equity capital (X)	4.07	5.73	15	3.80	5.59	12	4.11	5.58	19	3.76	5.21	19	4.16	5.29	22
Cash dividends / Net income	38.34	23.13	76	64.29	81.34	54	55.13	42.30	70	48.57	33.12	80	46.19	27.31	86
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02				17.36
Growth Rates															
Assets	27.86	16.49	77	2.67	11.31	14	27.80	16.68	81	-2.14	9.26	8	39.40	7	94
Equity capital	4.08	9.13	33	2.67	5.70	40	0.70	6.99	20	7.72	10.49	50	73.13	7.89	95
Net loans and leases	11.35	7.22	69	-2.10	9.91	7	10.13	9.07	65	-2.66	9.10	4	61.41	7.89	98
Noncore funding	27.19	-25.09	92	-36.72	16.35	4	1.52	-12.18	66	-36.71	6.59	4	6.59	10.67	50
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	98.61	102.85	24	100.46	103.91	33	99.15	102.81	26	100.52	103.22	39	100.82	103.10	42
Cash from ops + noncash items + op expense / Op expense + dividends	151.35	98.58	70	438.71	176.81	90	214.53	147.24	77	114.44	190.27	24	117.04	174.91	26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	91,291	91,464	375,410	394,850	290,299	-0.19	104.51
Income from lease financing receivables.....	504	653	1,992	2,778	2,985	-22.82	-55.48
Fully taxable income on loans and leases.....	91,425	91,644	375,646	395,465	290,753	-0.24	103.18
Tax-exempt income on loans and leases.....	370	473	1,756	2,163	2,531	-21.78	-52.20
Estimated tax benefit on income on loans and leases.....	60	87	323	392	455	-31.43	-75.26
Income on loans and leases (tax equivalent).....	91,855	92,204	377,725	398,020	293,739	-0.38	99.63
Investment interest income (tax equivalent).....	13,306	14,322	51,284	57,973	66,420	-7.09	-31.56
Interest on balances due from depository institutions.....	413	613	1,682	2,269	1,642	-32.63	96.67
Interest income on other earning assets.....	223	338	1,000	1,256	2,063	-34.02	-40.21
Total interest income (tax equivalent).....	105,797	107,477	431,691	459,518	363,864	-1.56	60.21
Interest on time deposits of \$250K or more	93	240	821	926	1,080	-61.25	
Interest on time deposits < \$250K.....	521	773	2,978	3,496	1,495	-32.60	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	1,198	3,111	8,803	12,698	7,250	-61.49	22.62
Interest on other borrowings and trading liabilities.....	244	679	1,682	4,958	2,990	-64.06	-55.39
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	2,056	4,803	14,284	22,078	12,815	-57.19	3.63
Net interest income (tax equivalent).....	103,741	102,674	417,407	437,440	351,049	1.04	61.96
Non-interest income.....	13,974	11,525	48,907	58,894	43,446	21.25	65.69
Adjusted operating income (tax equivalent)	117,715	114,199	466,314	496,334	394,495	3.08	62.40
Overhead expense.....	47,160	48,638	192,119	198,597	179,876	-3.04	38.24
Provision for credit losses.....	-19,500	12,000	23,500	5,000	1,500		
Securities gains (losses)	0	0	0	5	0		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	89,759	53,673	250,874	292,742	213,119	67.23	133.92
Applicable income taxes	25,593	15,325	72,361	83,247	59,112	67.00	90.37
Tax equivalent adjustments	273	368	1,354	1,668	2,004	-25.82	-82.23
Applicable income taxes (tax equivalent).....	25,866	15,693	73,715	84,915	61,116	64.83	72.67
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	63,893	37,980	177,159	207,827	152,003	68.23	173.15
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	63,893	37,980	177,159	207,827	152,003	68.23	173.15
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	63,893	37,980	177,159	207,827	152,003	68.23	173.15
Investment securities income (tax equivalent).....	13,306	14,322	51,284	57,973	66,420	-7.09	-31.56
US Treasury and agency securities (excluding mortgage-backed securities)	1,330	716	2,438	3,062	3,508	85.75	-4.86
Mortgage-backed securities	10,411	11,801	42,211	46,604	52,745	-11.78	-16.90
All other securities	1,565	1,805	6,635	8,307	10,167	-13.28	-71.62
Cash dividends declared.....	24,495	24,416	97,665	100,940	70,203	0.32	89.38
Common	24,495	24,416	97,665	100,940	70,203	0.32	89.38
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.92	2.96	48	3.78	3.72	57	3.35	3.27	56	4.07	4	57	3.82	3.87	48
Less: Interest expense	0.06	0.27	5	0.17	0.78	0	0.11	0.48	2	0.20	0.98	1	0.13	0.79	1
Equals: Net interest income (tax equivalent)	2.87	2.67	61	3.62	2.94	85	3.24	2.77	81	3.87	3.01	87	3.69	3.08	84
Plus: Non-interest income	0.39	1.13	12	0.41	1.12	12	0.38	1.21	10	0.52	1.32	15	0.46	1.31	15
Equals: adjusted operating income (tax equivalent)	3.25	3.87	20	4.02	4.12	46	3.62	4.04	32	4.39	4.41	48	4.14	4.46	35
Less: Overhead expense	1.30	2.28	3	1.71	2.68	10	1.49	2.57	6	1.76	2.69	10	1.89	2.71	10
Less: Provision for credit losses	-0.54	-0.12	8	0.42	0.88	25	0.18	0.51	13	0.04	0.15	20	0.02	0.14	15
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	33	0	0.03	26	0	0.02	17	0	0.01	43	0	0	50
Plus: other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.48	1.78	87	1.89	0.64	96	1.95	1.04	92	2.59	1.56	96	2.24	1.57	92
Less: Applicable income taxes (tax equivalent)	0.72	0.40	91	0.55	0.16	98	0.57	0.23	96	0.75	0.36	96	0.64	0.33	94
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.77	1.36	83	1.34	0.48	95	1.37	0.81	89	1.84	1.19	96	1.60	1.24	84
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.77	1.35	83	1.34	0.48	94	1.37	0.82	89	1.84	1.19	96	1.60	1.24	84
Memo: Net income (last four quarters)	1.49	1.07	84	1.72	0.98	96	1.37	0.82	89	1.84	1.19	95	1.60	1.24	83
Net income—BHC and noncontrolling (minority) interest	1.77	1.37	82	1.34	0.49	94	1.37	0.83	89	1.84	1.20	95	1.60	1.25	84
Margin Analysis															
Average earning assets / Average assets	91.44	93.08	28	88.86	91.24	25	90.24	92.32	22	88.72	91.05	26	91.80	91.48	53
Average interest-bearing funds / Average assets	33.83	62.97	1	34.55	66.92	1	34.06	64.06	1	35.80	65.57	2	38.05	65.56	1
Interest income (tax equivalent) / Average earning assets	3.20	3.18	50	4.26	4.09	62	3.71	3.55	57	4.58	4.41	64	4.16	4.24	46
Interest expense / Average earning assets	0.06	0.29	5	0.19	0.85	0	0.12	0.52	2	0.22	1.08	1	0.15	0.86	2
Net interest income (tax equivalent) / Average earning assets	3.14	2.88	63	4.07	3.24	86	3.59	3.01	82	4.36	3.33	88	4.02	3.38	80
Yield or Cost															
Total loans and leases (tax equivalent)	4.44	4.05	75	4.93	4.74	64	4.68	4.27	76	5.27	5.09	68	4.98	4.95	58
Interest-bearing bank balances	0.10	0.10	52	0.79	1.16	26	0.15	0.27	15	3.76	2.04	94	1.54	1.64	36
Federal funds sold and reverse repos		0.26			1.34			0.68			2.44			2.17	
Trading assets	0	0.39	27	0	0.75	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	3.19	3.15	50	4.24	4.05	62	3.70	3.51	58	4.57	4.36	65	4.14	4.20	47
Investment securities (tax equivalent)	1.62	1.84	36	2.46	2.60	31	2.09	2.25	32	2.48	2.76	28	2.44	2.68	32
US Treasury and agency securities (excluding mortgage-backed securities)	0.88	1.30	28	2.57	2.31	68	2.32	1.75	79	2.43	2.32	67	2.39	2.05	76
Mortgage-backed securities	1.37	1.60	30	2.44	2.49	43	1.90	2.05	29	2.37	2.61	17	2.38	2.50	39
All other securities	2.55	2.93	36	3.27	3.62	46	3.16	3.24	53	3.35	4.06	31	3.48	4.20	39
Interest-bearing deposits	0.16	0.26	33	0.47	0.90	15	0.32	0.53	26	0.48	1.10	10	0.32	0.81	8
Time deposits of \$250K or more	0.37	0.82	10	0.87	1.83	5	0.76	1.42	7	0.80	1.96	4	0.94	1.44	13
Time deposits < \$250K	0.68	0.78	44	0.91	1.69	5	0.89	1.36	14	0.94	1.82	9	0.44	1.29	8
Other domestic deposits	0.12	0.17	37	0.41	0.71	18	0.25	0.36	36	0.42	0.93	12	0.28	0.67	10
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos	0.10	0.18	47	0.40	1.14	12	0.24	0.62	15	0.47	1.86	15	0.31	1.51	11
Other borrowed funds and trading liabilities	0	1.38	4	0.93	1.90	9	0.04	1.50	3	2.25	2.38	41	2.06	2.28	41
All interest-bearing funds	0.17	0.42	9	0.49	1.15	8	0.33	0.74	10	0.55	1.49	3	0.35	1.19	4

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	13,974	11,525	48,907	58,894	43,446
Fiduciary activities income	2,128	1,968	8,314	8,224	7,926
Service charges on deposit accounts - domestic	4,197	4,953	17,326	20,752	17,070
Trading revenue.....	63	-187	-13	143	-52
Investment banking fees and commissions.....	470	395	1,505	1,236	794
Insurance activities revenue.....	13	58	159	65	54
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	624	2	1,281	4,763	3,526
Other non-interest income.....	6,479	4,336	20,335	23,711	14,128
Total overhead expenses	47,160	48,638	192,119	198,597	179,876
Personnel expense.....	30,088	31,140	121,204	121,063	101,697
Net occupancy expense.....	4,863	4,837	20,548	20,323	20,131
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	2,167	2,445	9,352	10,798	5,254
Other operating expenses.....	10,042	10,216	41,015	46,413	52,794
Fee income on mutual funds and annuities.....	283	195	863	597	597
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,004	1,024	992	1,017	1,023
Average personnel expense per employee.....	29.97	30.41	122.18	119.04	99.41
Average assets per employee.....	14,410.76	11,093.84	12,994.64	11,113.86	9,307.83

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.03	2.10	54	1.69	2.64	44	1.76	2.02	52	1.01	2.72	34	1.37	3.08
Overhead expenses / Net Interest Income + non-interest income	40.16	59.31	6	42.73	63.90	4	41.32	62.28	4	40.15	61.29	2	45.83	60.88
Percent of Average Assets														
Total overhead expense	1.30	2.28	3	1.71	2.68	10	1.49	2.57	6	1.76	2.69	10	1.89	2.71
Personnel expense.....	0.83	1.28	11	1.10	1.36	22	0.94	1.30	16	1.07	1.41	19	1.07	1.44
Net occupancy expense.....	0.13	0.24	13	0.17	0.27	12	0.16	0.26	13	0.18	0.28	15	0.21	0.28
Other operating expenses.....	0.34	0.73	3	0.45	0.98	4	0.39	0.94	3	0.51	0.97	5	0.61	0.97
Overhead less non-interest income	0.92	1.10	29	1.31	1.47	38	1.11	1.25	38	1.24	1.32	41	1.43	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	40.06	58.69	6	42.59	63.38	4	41.20	61.82	4	40.01	60.64	2	45.60	60.37
Personnel expense.....	25.56	33.28	15	27.27	33.17	18	25.99	32.36	20	24.39	32.39	14	25.78	32.51
Net occupancy expense.....	4.13	6.42	20	4.24	6.75	12	4.41	6.58	16	4.09	6.52	11	5.10	6.48
Other operating expenses.....	10.37	18.45	3	11.09	22.88	2	10.80	22.28	3	11.53	21.20	0	14.71	20.90
Total non-interest income	11.87	28.42	11	10.09	26.40	8	10.49	28.83	10	11.87	29.23	10	11.01	28.50
Fiduciary activities income	1.81	2.15	51	1.72	2.03	53	1.78	2.09	53	1.66	1.97	54	2.01	2.14
Service charges on domestic deposit accounts	3.57	3.21	57	4.34	3.92	56	3.72	3.27	58	4.18	3.88	52	4.33	4.15
Trading revenue.....	0.05	0.97	51	-0.16	1.58	13	0	1.28	6	0.03	1.18	40	-0.01	0.85
Investment banking fees and commissions.....	0.40	2.51	27	0.35	2.81	21	0.32	2.46	22	0.25	3.54	17	0.20	3.42
Insurance activities revenue.....	0.01	0.38	35	0.05	0.40	49	0.03	0.41	42	0.01	0.47	32	0.01	0.47
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	0	0.99	14	0	-0.41	39	0	0.01	42	0	0.28	21	0	0.65
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.53	3.74	25	0	1.88	17	0.27	3.92	21	0.96	1.86	40	0.89	1.61
Other non-interest income.....	5.50	8.65	36	3.80	9.85	14	4.36	9.65	22	4.78	10.04	18	3.58	9.86
Overhead less non-interest income	28.19	29.66	39	32.50	36.23	39	30.71	31.93	44	28.15	31.06	35	34.58	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	28.51	21.04	94	28.55	17.54	94	28.84	18.63	96	28.44	20.56	93	27.74	19.04
Applicable income tax + TE / Pretax net operating income + TE	28.82	22.74	92	29.24	22.86	82	29.38	21.18	94	29.01	23.23	90	28.68	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	6,380,725	6,248,062	6,292,297	6,264,123	6,381,028	2.12	84.21
Commercial and industrial loans	1,474,556	845,157	1,536,825	837,962	907,619	74.47	284.79
Loans to individuals	15,687	15,020	17,299	15,771	13,150	4.44	8.02
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	260,844	253,742	360,939	361,764	373,147	2.80	14.21
Other loans and leases	161,245	104,171	141,448	98,009	102,717	54.79	76.79
Less: Unearned income	0	0	0	13,052	13,050		-100.00
Loans and leases, net of unearned income	8,293,057	7,466,152	8,348,808	7,564,577	7,764,611	11.08	98.71
Less: Allowance for loan and lease losses	71,805	82,641	93,692	68,660	63,613	-13.11	21.01
Net loans and leases	8,221,252	7,383,511	8,255,116	7,495,917	7,700,998	11.35	99.83
Debt securities that reprice or mature in over 1 year	3,878,898	2,313,478	2,974,196	2,405,570	2,473,082	67.67	25.33
Mutual funds and equity securities	16,883	12,112	12,179	0	0	39.39	
Subtotal	12,117,033	9,709,101	11,241,491	9,901,487	10,174,080	24.80	68.08
Interest-bearing bank balances	1,413,334	590,922	1,879,418	30,139	27,610	139.17	596.12
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	19,476	7,833	2,464	8,259	4,727	148.64	55.80
Trading assets	958	699	889	880	716	37.05	
Total earning assets	13,550,801	10,308,555	13,124,262	9,940,765	10,207,133	31.45	82.04
Non-interest-bearing cash and due from depository institutions	139,713	138,615	122,305	158,310	144,008	0.79	29.19
Premises, fixed assets, and leases	69,297	68,592	69,368	71,156	56,608	1.03	75.36
Other real estate owned	1,575	4,889	3,392	4,889	420	-67.78	-75.94
Investment in unconsolidated subsidiaries	774	774	774	774	774	0.00	0.00
Intangible and other assets	1,078,278	1,085,463	1,099,213	1,106,556	1,120,210	-0.66	234.79
Total assets	14,840,438	11,606,888	14,419,314	11,282,450	11,529,153	27.86	87.36
Quarterly average assets	14,468,408	11,360,091	13,945,932	11,354,766	11,549,089	27.36	87.37
Average loans and leases (YTD)	8,270,282	7,482,805	8,064,844	7,553,120	5,896,552	10.52	105.34
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	8,293,057	7,466,152	8,348,808	7,564,577	7,764,611	11.08	98.71
Real estate loans secured by 1–4 family	475,997	514,411	497,276	518,826	556,622	-7.47	26.69
Commercial real estate loans	5,577,367	5,462,822	5,480,594	5,479,196	5,569,096	2.10	92.04
Construction and land development	96,354	128,043	85,144	123,767	127,777	-24.75	9.05
Multifamily	605,471	588,924	618,702	586,637	547,940	2.81	129.42
Nonfarm nonresidential	4,875,542	4,745,855	4,776,748	4,768,792	4,893,379	2.73	91.05
Real estate loans secured by farmland	327,361	270,829	314,427	266,101	255,310	20.87	78.06
Total investment securities	3,915,257	2,333,423	2,988,839	2,413,829	2,477,809	67.79	25.99
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	601,142	111,452	98,663	117,366	138,274	439.37	115.70
Municipal securities	247,035	221,536	218,557	235,413	281,766	11.51	-47.43
Mortgage-backed securities	3,050,197	1,988,323	2,659,440	2,061,050	2,057,769	53.41	29.58
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	16,883	12,112	12,179	0	0	39.39	
Available-for-sale securities	2,811,390	1,679,056	2,398,034	1,739,377	1,733,369	67.44	22.52
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	29,886	37,032	30,285	39,354	44,810	-19.30	-80.87
Mortgage-backed securities	2,781,504	1,642,024	2,367,749	1,700,023	1,688,559	69.39	30.74
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-1,503	15,564	25,597	4,497	-22,903		
Available-for-sale securities appreciation (depreciation)	14,358	58,519	54,749	21,900	-23,581	-75.46	-75.65
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,922,313	1,631,501	1,808,709	1,637,628	1,663,279	17.82	-30.27

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	7,577,839	5,572,649	7,455,387	5,245,517	5,204,787	35.98	126.06
NOW, ATS and transaction accounts	567,062	454,153	517,976	454,565	460,972	24.86	49.77
Time deposits less brokered deposits < \$250K	307,234	339,610	301,394	338,440	406,518	-9.53	
MMDA and other savings accounts	3,526,424	2,635,364	3,361,444	2,558,538	2,629,787	33.81	99.84
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	11,978,559	9,001,776	11,636,201	8,597,060	8,702,064	33.07	115.64
Time deposits of \$250K or more	100,096	111,828	100,300	107,868	125,426	-10.49	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	506,346	368,915	439,406	428,659	442,255	37.25	-19.23
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	5,000	0	5,000	0	280,000	150.00	
Other borrowings w/remaining maturity over 1 year	0	0	0	0	0	-100.00	
Brokered deposits < \$250K	0	0	0	0	0	0	
Noncore funding	611,442	480,743	544,706	536,527	847,681	27.19	-52.72
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	25,774	25,774	25,774	25,774	25,774	0.00	0.00
Other liabilities	203,997	157,209	204,643	128,991	102,444	29.76	171.77
Total liabilities	12,819,772	9,665,502	12,411,324	9,288,352	9,677,963	32.63	84.48
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,213,451	1,208,049	1,211,780	1,298,792	1,293,669	0.45	131.24
Common surplus	0	0	0	0	0		
Retained earnings	800,259	694,931	760,861	682,692	575,805	15.16	95.01
Accumulated other comprehensive income	6,956	38,406	35,349	12,614	-18,284	-81.89	-81.06
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,020,666	1,941,386	2,007,990	1,994,098	1,851,190	4.08	107.92
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,020,666	1,941,386	2,007,990	1,994,098	1,851,190	4.08	107.92
Total liabilities and capital	14,840,438	11,606,888	14,419,314	11,282,450	11,529,153	27.86	87.36
Memoranda							
Non-interest-bearing deposits	7,577,839	5,572,649	7,455,387	5,245,517	5,204,787	35.98	126.06
Interest-bearing deposits	4,500,816	3,540,955	4,281,114	3,459,411	3,622,703	27.11	57.14
Total deposits	12,078,655	9,113,604	11,736,501	8,704,928	8,827,490	32.53	94.31
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,007,990	1,994,098	1,994,098	1,851,190	1,069,266		
Accounting restatements	0	-1,325	-1,325	0	0		
Net income	63,893	37,980	177,159	207,827	152,003		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,173	1,659	5,760	7,763	5,209		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	502	92,402	92,772	2,640	7,760		
Changes incident to business combinations	0	0	0	0	722,767		
Less: Dividends declared	24,495	24,416	97,665	100,940	70,203		
Change in other comprehensive income	-28,393	25,792	22,735	30,898	-20,092		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,020,666	1,941,386	2,007,990	1,994,098	1,851,190		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	43	36.10	64	53.83	38.37	77	43.64	36.22	62	55.52	37.78	80	55.35	37.19	81
Commercial and industrial loans	9.94	13.88	30	7.28	12.73	25	10.66	13.52	33	7.43	12.02	27	7.87	12.85	26
Loans to individuals	0.11	3.42	10	0.13	3.84	10	0.12	3.40	10	0.14	4.20	11	0.11	4.31	12
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	1.76	0.19	94	2.19	0.20	94	2.50	0.19	94	3.21	0.24	94	3.24	0.30	94
Other loans and leases.....	1.09	4.29	20	0.90	4.96	13	0.98	4.63	17	0.87	5.01	11	0.89	5	13
Net loans and leases.....	55.40	60.99	28	63.61	64.23	36	57.25	61.58	27	66.44	63.77	45	66.80	63.98	47
Debt securities over 1 year.....	26.14	16.70	85	19.93	14.63	79	20.63	15.55	72	21.32	14.60	86	21.45	14.63	82
Mutual funds and equity securities	0.11	0.06	76	0.10	0.05	79	0.08	0.05	75	0	0.06	13	0	0.06	12
Subtotal	81.65	78.43	55	83.65	80.12	53	77.96	78.16	34	87.76	79.65	77	88.25	79.97	83
Interest-bearing bank balances	9.52	9.08	57	5.09	4.14	63	13.03	7.51	86	0.27	3.06	6	0.24	3.04	4
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.13	1.59	11	0.07	1.72	5	0.02	1.68	3	0.07	1.91	6	0.04	1.96	7
Trading assets	0.01	0.56	41	0.01	1.27	33	0.01	1.01	37	0.01	1.19	32	0.01	1.33	34
Total earning assets.....	91.31	91.48	50	88.81	89.78	38	91.02	91.05	50	88.11	89.53	31	88.53	89.74	35
Non-interest cash and due from depository institutions.....	0.94	1	44	1.19	1.12	57	0.85	1.07	32	1.40	1.14	69	1.25	1.21	52
Other real estate owned.....	0.01	0.02	50	0.04	0.03	70	0.02	0.02	65	0.04	0.03	71	0	0.04	17
All other assets.....	7.75	7.44	55	9.99	9.05	60	8.13	7.82	56	10.49	9.27	68	10.22	8.98	66
Memoranda															
Short-term investments	9.65	11.92	44	5.16	7.73	51	13.05	11.17	71	0.34	7.63	0	0.28	7.80	0
U.S. Treasury securities.....	0	0.98	13	0	0.86	12	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	4.05	0.73	93	0.96	0.51	76	0.68	0.63	68	1.04	0.54	76	1.20	0.69	80
Municipal securities	1.66	1.77	58	1.91	1.44	67	1.52	1.69	57	2.09	1.34	70	2.44	1.62	68
Mortgage-backed securities	20.55	12.38	86	17.13	11.43	79	18.44	11.75	83	18.27	11.44	84	17.85	11.13	87
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.46	8	0	0.39	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale.....	0	0.46	6	0	0.40	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	55.88	61.15	28	64.33	64.43	36	57.90	61.72	28	67.05	63.50	45	67.35	63.93	48
Real estate loans secured by 1–4 family	3.21	11.69	14	4.43	13.18	19	3.45	11.91	17	4.60	13.29	18	4.83	13.46	17
Revolving	0.53	1.51	28	0.95	2.02	34	0.56	1.66	28	0.83	2.07	31	0.98	2.27	33
Closed-end, secured by first liens	2.52	9.76	14	3.19	10.62	16	2.70	9.81	16	3.46	10.69	18	3.44	10.57	18
Closed-end, secured by junior liens	0.16	0.21	51	0.29	0.28	66	0.18	0.22	55	0.30	0.28	63	0.40	0.31	68
Commercial real estate loans	37.58	22.27	88	47.07	23.11	94	38.01	22.22	87	48.56	22.23	95	48.30	21.58	95
Construction and land development	0.65	3.32	17	1.10	3.46	25	0.59	3.40	18	1.10	3.44	28	1.11	3.51	25
Multifamily	4.08	3.21	69	5.07	3.23	78	4.29	3.12	72	5.20	3.01	81	4.75	2.72	83
Nonfarm nonresidential	32.85	14.77	97	40.89	15.32	98	33.13	14.72	96	42.27	14.69	98	42.44	14.44	98
Real estate loans secured by farmland.....	2.21	0.33	94	2.33	0.35	94	2.18	0.33	93	2.36	0.36	94	2.21	0.41	92

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Loan Mix, Percent of Gross Loans and Leases														
Real estate loans	76.94	57.91	85	83.69	57.83	91	75.37	57.15	84	82.81	57.46	92	82.18	56.49	91
Real estate loans secured by 1–4 family.....	5.74	19.43	12	6.89	20.44	13	5.96	19.43	13	6.86	20.75	12	7.17	21.10	11
Revolving	0.95	2.45	26	1.48	3.09	30	0.98	2.64	25	1.24	3.15	31	1.46	3.50	30
Closed-end.....	4.79	16.76	12	5.41	17.13	14	4.98	16.59	14	5.61	17.39	14	5.71	17.39	14
Commercial real estate loans	67.25	35.36	94	73.17	34.31	98	65.65	34.63	95	72.43	33.52	98	71.72	32.14	98
Construction and land development.....	1.16	5.29	15	1.71	5.12	23	1.02	5.26	16	1.64	5.09	22	1.65	5.20	21
1–4 family.....	0.52	1.05	47	0.54	0.98	49	0.42	0.93	42	0.54	0.94	48	0.91	1.02	57
Other.....	0.64	4.21	8	1.17	4	20	0.60	4.19	10	1.10	4.02	19	0.73	4.05	13
Multifamily.....	7.30	5.08	74	7.89	4.90	79	7.41	4.96	74	7.76	4.69	80	7.06	4.10	82
Nonfarm nonresidential	58.79	23.47	99	63.56	22.69	99	57.21	22.93	98	63.04	22.15	98	63.02	21.40	98
Owner-occupied.....	24.84	7.93	98	27.51	7.70	98	24.39	7.68	98	27.27	7.72	98	27.70	8.03	98
Other.....	33.95	15.25	97	36.05	14.76	98	32.83	14.95	97	35.77	14.34	98	35.32	13.38	98
Real estate loans secured by farmland.....	3.95	0.56	94	3.63	0.53	94	3.77	0.54	94	3.52	0.55	94	3.29	0.63	90
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	17.78	23.16	32	11.32	20.31	22	18.41	22.17	37	11.08	19.53	22	11.69	20.32	22
Loans to individuals	0.19	6.02	9	0.20	6.48	8	0.21	6.13	10	0.21	7.13	8	0.17	7.36	10
Credit card loans	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	3.15	0.33	94	3.40	0.31	94	4.32	0.32	94	4.78	0.37	94	4.81	0.46	94
Other loans and leases.....	1.94	8.05	22	1.40	9.38	14	1.69	9.09	19	1.30	9.85	11	1.32	9.66	14
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	447.18	382.51	57	473.30	401.07	58	447.53	381.27	56	453	391.26	54	508.51	379.80	67
Real estate loans secured by 1–4 family.....	33.36	124.29	12	38.97	138.65	13	35.37	125.03	14	37.52	138.18	12	44.36	137.84	13
Revolving	5.54	16.14	27	8.38	21.22	30	5.79	17.42	27	6.81	21.26	29	9.04	23.33	31
Closed-end.....	27.82	106.79	12	30.59	115.78	15	29.58	106.14	15	30.71	115.20	15	35.31	112.79	16
Commercial real estate loans	390.88	237.40	87	413.81	240.54	88	389.80	234.65	87	396.24	229.44	86	443.81	219.72	93
Construction and land development.....	6.75	35.26	17	9.70	35.93	23	6.06	35.62	17	8.95	34.95	22	10.18	35.36	25
1–4 family.....	3.01	6.84	42	3.07	6.92	43	2.48	6.34	41	2.94	6.61	43	5.64	7.04	56
Other.....	3.74	28.01	9	6.63	27.85	20	3.58	28.16	11	6.01	27.32	20	4.54	27.26	19
Multifamily.....	42.43	34.02	70	44.61	33.54	73	44	32.74	74	42.42	31.04	74	43.67	27.85	82
Nonfarm nonresidential	341.69	157.71	96	359.50	159.79	95	339.74	155.06	96	344.86	152.10	94	389.96	147.22	98
Owner-occupied.....	144.37	52.99	96	155.60	54.16	95	144.82	52.37	96	149.20	53.07	95	171.43	54.89	97
Other.....	197.32	102.29	93	203.90	103.49	91	194.92	100.54	92	195.66	97.41	92	218.53	91.80	96
Real estate loans secured by farmland.....	22.94	3.50	93	20.52	3.48	91	22.36	3.44	93	19.24	3.60	91	20.35	4.02	89
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	103.34	145.22	30	64.02	132.09	22	109.30	139.91	35	60.60	122.02	23	72.33	128.82	28
Loans to individuals	1.10	35.91	9	1.14	40.80	8	1.23	37.47	11	1.14	43.51	9	1.05	42.67	10
Credit card loans	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	18.28	1.94	94	19.22	1.90	94	25.67	1.88	95	26.16	2.18	95	29.74	2.72	95
Other loans and leases.....	11.30	47.52	21	7.89	54.71	12	10.06	49.54	16	7.09	52.44	9	8.19	51.79	11
Supplemental															
Non-owner occupied CRE loans / Gross loans	42.77	27.81	85	45.76	27.16	88	41.51	27.32	84	45.23	26.45	88	44.07	24.79	89
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	248.59	185.94	73	258.79	188.67	70	246.46	183.76	67	247.44	178.57	70	272.69	167.93	81
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	392.96	243.39	86	414.39	248.20	86	391.27	240.85	86	396.64	236.10	86	444.12	225.98	92

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	9.65	11.92	44	5.16	7.73	51	13.05	11.17	71	0.34	7.63	0	0.28	7.80	0
Liquid assets	35.08	27.16	77	24.38	22.73	66	32.64	26.22	73	20.99	22.44	56	20.54	22.72	57
Investment securities	26.38	18.78	78	20.10	16.91	66	20.73	17.85	65	21.39	16.99	75	21.49	17.27	71
Net loans and leases	55.40	60.99	28	63.61	64.23	36	57.25	61.58	27	66.44	63.77	45	66.80	63.98	47
Net loans, leases and standby letters of credit	55.74	61.79	27	64.04	65.22	34	57.61	62.48	27	66.90	64.84	43	67.26	65.07	46
Core deposits	80.72	73.69	73	77.56	64.18	86	80.70	70.67	83	76.20	63.09	82	75.48	62.13	81
Noncore funding	4.12	11.95	20	4.14	19.78	4	3.78	14.13	10	4.76	19.36	7	7.35	21.34	9
Time deposits of \$250K or more	0.67	1.96	19	0.96	2.95	15	0.70	2.11	17	0.96	2.94	16	1.09	2.89	23
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	3.41	1.22	86	3.18	1.77	77	3.05	1.47	79	3.80	1.94	78	3.84	1.97	78
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	3.41	0.60	94	3.18	0.97	87	3.05	0.54	89	3.80	0.48	92	3.84	0.54	93
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.03	1.11	34	0	3.69	4	0.03	1.24	26	0	3.01	1	2.43	3.67	44
Earning assets that reprice within 1 year	20.39	38.67	11	20.37	39.59	7	25.07	39.38	17	17.91	39.29	5	19.91	40.29	7
Interest-bearing liabilities that reprice within 1 year	2.50	7.73	10	3.22	10.23	8	2.51	8.20	10	3.25	10.19	9	3.46	10.01	14
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	17.90	29.49	23	17.15	27.26	20	22.55	29.11	36	14.65	26.63	16	16.45	27.38	27
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-6.78	-0.51	32	-1.21	14.37	12	-11.89	3.20	10	5.03	14.45	21	8.01	16.62	24
Net short-term noncore funding dependence	-6.95	-6.88	47	-1.42	4.94	22	-12.09	-4.76	20	4.83	3.38	47	7.72	4.66	52
Short-term investment / Short-term noncore funding	242.84	246.74	64	129.85	77.70	79	360	184.19	82	7.43	77.77	5	3.96	66.46	3
Liquid assets - short-term noncore funding / Nonliquid assets	47.90	30.67	79	26.99	16.50	79	43.07	28.18	77	20.76	16.97	68	16.93	16.04	63
Net loans and leases / Total deposits	68.06	76.22	26	81.02	88.34	27	70.34	79.43	28	86.11	90.31	37	87.24	90.08	40
Net loans and leases / Core deposits	68.63	83.77	20	82.02	101.46	16	70.94	88.34	19	87.19	103.93	26	88.50	105	22
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.11	0.62	17	1.26	1.57	55	1.95	1.57	64	0.34	0.72	43	-1.92	-0.82	17
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.06	1.31	51	4.73	3.85	66	4.17	4.31	59	1.67	1.36	63	-1.98	-1.98	51
Structured notes appreciation (depreciation) / Tier 1 capital	0			-0.04				0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	27.76	12.84	75	27.52	12.92	77	19.36	11.38	70	27.94	12.67	77	30.04	16.19	71
Available-for-sale securities	71.81	85.49	24	71.96	85.17	22	80.23	87.23	29	72.06	85.40	24	69.96	81.88	28
U.S. Treasury securities	0	5.10	13	0	5.04	12	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	15.35	4.35	86	4.78	3.36	70	3.30	4.01	65	4.86	3.49	71	5.58	4.02	72
Municipal securities	6.31	9.71	52	9.49	8.69	64	7.31	9.83	53	9.75	7.75	67	11.37	9.16	61
Mortgage-backed securities	77.91	66.67	64	85.21	68.40	73	88.98	66.64	81	85.39	67.43	76	83.05	65.45	77
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.05	8	0	2.67	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0.43	0.36	71	0.52	0.35	70	0.41	0.35	69	0	0.40	13	0	0.42	11
Debt securities 1 year or less	0.50	9.29	6	0.34	10.98	2	0.08	10.55	2	0.34	11.86	3	0.19	11.91	4
Debt securities 1 to 5 years	14.90	16.09	52	1.72	17.72	13	1.65	17.03	12	1.64	17.94	12	2.14	19.18	15
Debt securities over 5 years	84.17	72.48	64	97.43	67.50	95	97.86	69.86	94	98.02	66.02	98	97.67	64.73	97
Pledged securities	49.10	33.48	73	69.92	36.65	87	60.52	35.67	78	67.84	30.57	92	67.13	33.30	90
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	139.30	156.41	55	3,930.66	53.90	99	4,800.99	183.32	99	18.74	26.69	52	-51.97	6.77	2
Investment securities	67.79	31.91	82	-3.02	9.51	23	23.82	23.62	62	-2.58	11.75	20	-14.86	9.42	6
Core deposits	33.07	29.18	70	5.51	12	32	35.35	26.88	81	-1.21	11.23	4	38.01	7.29	93
Noncore funding	27.19	-25.09	92	-36.72	16.35	4	1.52	-12.18	66	-36.71	6.59	4	6.59	10.67	50

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,605,293	1,538,832	1,694,401
Commit: Secured commercial real estate loans	424,769	333,221	378,266	362,014	367,009
Commit: Unsecured real estate loans	35,939	0	42,565	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	50,306	49,397	52,364	52,212	53,538
Commercial and similar letters of credit	530	762	800	873	765
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,019,018	539,560	1,007,640	519,932	390,702
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)					11.13	22.01	11	13.64	23.52	16	14.70	24.05	21		
Standby letters of credit	0.34	0.67	38	0.43	0.78	41	0.36	0.71	37	0.46	0.84	42	0.46	0.92	36
Commercial and similar letters of credit	0	0.02	52	0.01	0.02	54	0.01	0.02	55	0.01	0.02	58	0.01	0.02	49
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	6.87	42.67	23	4.65	54.47	12	6.99	48.62	19	4.61	68.47	17	3.39	65.81	15
Interest rate contracts	6.87	30.32	25	4.65	40.32	16	6.99	34.36	20	4.61	47.31	18	3.39	43.84	17
Interest rate futures and forward contracts	0	4.59	13	0	11.14	12	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	2	9	0	2.54	10	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	6.87	20.33	31	4.65	23.70	21	6.99	20.83	30	4.61	28.86	20	3.39	26.74	19
Foreign exchange contracts	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					19.90	42.82	15	20.37	45.53	15	28.74	44.93	39		

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,019,018	539,560	1,007,640	519,932	390,702
Interest rate contracts	1,019,018	539,560	1,007,640	519,932	390,702
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	1,019,018	539,560	1,007,640	519,932	390,702
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,019,018	539,560	1,007,640	519,932	390,702
Interest rate contracts	1,019,018	539,560	1,007,640	519,932	390,702
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	509,509	269,780	503,820	259,966	390,702
One year or less	10,250	11,664	11,248	7,598	19,166
Over 1 year to 5 years	31,425	28,531	32,082	36,540	104,427
Over 5 years	467,834	229,585	460,490	215,828	267,109
Gross negative fair value (absolute value)	14,692	33,255	30,181	11,502	1,938
Gross positive fair value.....	14,692	33,255	30,181	11,502	1,938
Held for trading.....	0	0	0	0	0
Non-traded.....	14,692	33,255	30,181	11,502	1,938
Current credit exposure on risk-based capital derivative contracts	14,692	33,255	30,181	11,502	1,938
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0	12.82	8	0	13.53	7	0	14.05	7	0	13.49	6	0	12.78	8
Written options	0	8.11	7	0	7.86	6	0	8.18	6	0	5.91	6	0	6.60	7
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0	7.80	7	0	7.35	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	100	69.64	95	100	69.06	95	100	68.76	96	100	69.75	95	100	70.34	95
Held for trading	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	54.11	87	100	52.13	89	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	50	90.92	6	50	91.11	6	50	91.48	7	50	93.86	7	100	94.47	75
One year or less	1.01	26.80	10	2.16	31.34	11	1.12	32.05	10	1.46	32.17	9	4.91	32.51	23
Over 1 year to 5 years	3.08	28.69	15	5.29	27.94	18	3.18	27.06	14	7.03	30.45	20	26.73	31.16	42
Over 5 years	45.91	30.03	68	42.55	31.18	67	45.70	29.56	70	41.51	28.09	67	68.37	28.71	88
Gross negative fair value (absolute value)	1.44	1.21	62	6.16	1.98	95	3	1.55	76	2.21	0.83	93	0.50	0.72	35
Gross positive fair value	1.44	1.70	35	6.16	2.69	95	3	2.23	67	2.21	1.19	87	0.50	0.85	25
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	35	0.03	0.11	38	0.02	0.07	43	0.01	0.06	40	0	0.06	15
Gross positive fair value (X)	0.01	0.07	24	0.03	0.13	26	0.02	0.09	28	0.01	0.07	28	0	0.06	13
Held for trading (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.01	0.01	55	0.03	0.02	70	0.02	0.02	73	0.01	0.01	68	0	0.01	37
Current credit exposure (X)	0.01	0.05	31	0.03	0.09	34	0.02	0.06	35	0.01	0.05	33	0	0.04	20
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.16	0.61	32	0.39	1.16	36	0.35	0.85	37	0.13	0.73	36	0.02	0.53	22

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	93,692	68,660	68,660	63,613	59,585
Gross losses	2,475	86	666	454	291
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	88	227	358	501	2,819
Net losses	2,387	-141	308	-47	-2,528
Provision for loan and lease losses	-19,500	12,000	23,500	5,000	1,500
Adjustments	0	1,840	1,840	0	0
Ending balance	71,805	82,641	93,692	68,660	63,613
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.54	-0.11	8	0.42	0.87	25	0.18	0.51	13	0.04	0.15	20	0.02	0.14
Provision for loan and lease losses / Average loans and leases	-0.94	-0.20	8	0.64	1.41	22	0.29	0.82	12	0.07	0.24	20	0.03	0.24
Provision for loan and lease losses / Net loan and lease losses	-816.93	-168.35	12	-8,510.64	730.69	2	7,629.87	487.86	97	-10,638.30	130.58	0	-59.34	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	0.87	1.49	14	1.11	1.32	32	1.12	1.58	23	0.91	0.83	58	0.82	0.90
Allowance for loan and lease losses / Total loans and leases	0.87	1.47	14	1.11	1.30	35	1.12	1.55	24	0.91	0.81	58	0.82	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	7.52	18.09	39		10.10		304.19	11.58	98		8.03			7.54
Allowance for loan and lease losses / Nonaccrual assets	521.50	291.29	86	1,285.64	310.68	92	653.04	299.17	89	1,301.12	218.72	95	318.85	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	521.50	246.27	89	1,285.64	221.69	98	653.04	244.34	94	1,301.12	151.73	97	318.85	160.51
Gross loan and lease losses / Average loans and leases	0.12	0.24	34	0	0.34	4	0.01	0.34	3	0.01	0.28	3	0	0.30
Recoveries / Average loans and leases	0	0.08	7	0.01	0.07	12	0	0.07	6	0.01	0.08	9	0.05	0.09
Net losses / Average loans and leases	0.12	0.16	50	-0.01	0.27	4	0	0.27	4	0	0.21	5	-0.04	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0
Recoveries / Prior year-end losses	13.21	7.39	81	50	8.09	99	78.85	33.98	92	172.16	36.22	95	1,866.89	41.30
Earnings coverage of net loan and lease losses (X)	29.32	25.70	69	-463.16	17.23	2	886.43	22.91	97	-6,299.45	24.40	0	-84.10	21.75

Net Loan and Lease Losses By Type

Real estate loans	-0.01	0.03	30	-0.01	0.01	21	-0.01	0.04	14	0	0.01	31	-0.04	0.02	7
Real estate loans secured by 1-4 family.....	-0.07	-0.01	11	-0.17	0.01	3	-0.05	0.01	10	-0.04	0.01	10	-0.03	0.01	15
Revolving	0	-0.03	61	-0.05	0	23	-0.07	0.01	16	-0.01	0.02	29	-0.11	0.03	11
Closed-end.....	-0.08	-0.01	7	-0.20	0.01	2	-0.05	0	8	-0.05	0	8	-0.01	0.01	23
Commercial real estate loans	0	0.05	35	0	0.01	36	0	0.07	10	0	0.01	46	-0.04	0.01	8
Construction and land development	-0.01	0	27	-0.01	-0.01	35	-0.01	0	31	-0.01	-0.01	37	-1.96	-0.03	0
1-4 family.....	0	0	58	0	0	60	0	0	59	0	0	55	-1.79	-0.01	0
Other	-0.01	0	22	-0.01	-0.01	29	-0.01	0	27	-0.01	-0.01	33	-0.17	-0.02	5
Multifamily.....	0	0	54	0	0	61	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.07	30	0	0.02	41	0	0.11	8	0	0.02	47	0	0.02	35
Owner-occupied.....	0	0.01	31	0	0.01	43	0	0.02	26	0	0.01	57	0	0.01	34
Other.....	0	0.06	41	0	0.01	54	0	0.08	11	0	0.01	40	0	0.01	44
Real estate loans secured by farmland.....	0	0	57	0	0.01	51	0	0.02	46	-0.01	0.01	14	-0.01	0	17
Commercial and industrial loans	0.67	0.20	89	0	0.48	9	0.04	0.47	14	0.01	0.37	7	0.02	0.31	12
Loans to individuals	1.06		2.24	1.43	77	0.62	1.13	40	0.01	1.17	2			1.16	
Credit card loans	2.41			3.52			2.92				3.11			2.92	
Agricultural loans	0	0.02	50	0	0.11	43	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions	0		0		0		0			0		0		0	
Other loans and leases.....	0	0.09	37	0	0.15	30	0	0.15	25	0.08	0.15	53	0	0.14	28

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020			12/31/2020			12/31/2019			12/31/2018				
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases.....	1,675				4,360			3,066			1,653		5,290		
90+ days past due loans and leases	0				0			0			0		0		
Nonaccrual loans and leases.....	13,769				6,428			14,347			5,277		19,951		
Total past due and nonaccrual loans and leases.....	15,444				10,788			17,413			6,930		25,241		
Restructured 30-89 days past due	0				0			0			243		0		
Restructured 90+ days past due	0				0			0			0		0		
Restructured nonaccrual	0				0			0			244		3,509		
Total restructured loans and leases	0				0			0			487		3,509		
30-89 days past due loans held for sale	0				0			0			0		0		
90+ days past due loans held for sale.....	0				0			0			0		0		
Nonaccrual loans held for sale	0				0			0			0		0		
Total past due and nonaccrual loans held for sale.....	0				0			0			0		0		
Restructured loans and leases in compliance	5,813				2,813			2,159			3,112		3,594		
Other real estate owned.....	1,575				4,889			3,392			4,889		420		
Other Assets															
30-89 days past due	0				0			0			0		0		
90+ days past due	0				0			0			0		0		
Nonaccrual.....	0				0			0			0		0		
Total other assets past due and nonaccrual.....	0				0			0			0		0		
Percent of Loans and Leases															
30-89 days past due loans and leases.....	0.02	0.33	4	0.06	0.52	4	0.04	0.39	3	0.02	0.43	3	0.07	0.44	7
90+ days past due loans and leases	0	0.11	8	0	0.12	10	0	0.12	9	0	0.15	8	0	0.17	5
Nonaccrual loans and leases.....	0.17	0.65	8	0.09	0.57	6	0.17	0.66	9	0.07	0.51	6	0.26	0.54	16
90+ days past due and nonaccrual loans and leases.....	0.17	0.82	4	0.09	0.75	2	0.17	0.85	4	0.07	0.71	3	0.26	0.75	10
30-89 days past due restructured.....	0	0.01	20	0	0.01	12	0	0.01	16	0	0.01	45	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured.....	0	0.13	3	0	0.14	3	0	0.13	3	0	0.14	11	0.05	0.16	20
30-89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.02	0.33	4	0.06	0.52	4	0.04	0.40	3	0.02	0.43	3	0.07	0.44	6
90+ days past due assets	0	0.11	8	0	0.12	9	0	0.12	8	0	0.15	6	0	0.18	5
Nonaccrual assets	0.17	0.66	8	0.09	0.58	5	0.17	0.67	9	0.07	0.53	4	0.26	0.57	16
30+ days past due and nonaccrual assets	0.19	1.18	2	0.14	1.32	2	0.21	1.29	1	0.09	1.19	1	0.33	1.26	5
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.09	0.50	6	0.06	0.48	4	0.10	0.52	6	0.05	0.44	3	0.17	0.48	13
90+ days past due and nonaccrual assets + other real estate owned	0.10	0.53	5	0.10	0.51	8	0.12	0.55	6	0.09	0.48	7	0.18	0.52	12
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.14	0.58	8	0.12	0.57	8	0.14	0.60	7	0.12	0.53	10	0.21	0.60	12
Allowance for loan and lease losses	29.46	69.27	18	17.10	74.58	7	21.24	66.66	7	19.69	115.41	5	37.67	118.28	9
Equity capital + allowance for loan and lease losses	1.01	5.03	4	0.70	4.68	4	0.95	4.97	6	0.66	4.28	7	1.25	4.79	10
Tier 1 capital + allowance for loan and lease losses	1.48	5.96	8	1.07	5.89	6	1.42	6.05	6	0.98	5.65	6	1.91	6.16	10
Loans and leases + other real estate owned	0.26	0.97	6	0.19	0.91	4	0.24	0.97	6	0.18	0.85	7	0.31	0.96	7

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.01	0.31	5	0.03	0.48	4	0.01	0.39	3	0.01	0.38	4	0.06	0.42	5
	90+ days past due	0	0.13	15	0	0.12	16	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....	0.16	0.76	9	0.06	0.54	8	0.16	0.76	10	0.06	0.46	11	0.18	0.57	17
Commercial and industrial	30–89 days past due.....	0.05	0.22	23	0.28	0.36	46	0.15	0.23	48	0.11	0.31	22	0.19	0.30	39
	90+ days past due	0	0.02	15	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....	0.21	0.69	20	0.29	0.90	18	0.21	0.75	17	0.14	0.83	15	0.93	0.76	65
Individuals	30–89 days past due.....	0	0.53	5	0	0.84	5	0	0.83	4	0	0.83	5	0	0.84	5
	90+ days past due	0	0.11	20	0	0.15	19	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....	0	0.22	10	0	0.19	9	0	0.28	9	0	0.17	11	0.53	0.23	84
Depository institution loans	30–89 days past due.....		0.01			0.01			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due.....	0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	0.10	0.44	56	0	0.76	25	0.22	0.49	58	0	0.67	22	0.02	0.75	47
Foreign governments	30–89 days past due.....		0.03			10.34			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0	0.13	16	0	0.26	12	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....	0	0.15	19	0	0.13	16	0	0.15	19	0.40	0.13	87	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1–4 family	30–89 days past due	0.15	0.47	18	0.26	0.73	14	0.16	0.65	9	0.10	0.67	5	0.05	0.71	3
	90+ days past due	0	0.28	18	0	0.24	17	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.27	0.88	15	0.29	0.79	16	0.22	0.89	13	0.26	0.73	16	0.71	0.86	50
Revolving	30–89 days past due	0.03	0.31	15	0	0.50	5	0	0.48	5	0	0.45	5	0	0.50	5
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.40	1.31	25	0.15	1.07	17	0.21	1.13	20	0.40	1	30	0.37	1.17	26
Closed-end	30–89 days past due	0.17	0.48	25	0.34	0.76	22	0.19	0.65	14	0.12	0.70	9	0.06	0.75	4
	90+ days past due	0	0.31	20	0	0.27	19	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.25	0.85	16	0.32	0.77	22	0.22	0.87	14	0.23	0.70	17	0.80	0.84	53
Junior lien	30–89 days past due	0	0.01	9	0.28	0.02	97	0.09	0.02	95	0.06	0.02	86	0	0.03	9
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.14	0.05	88	0.11	0.05	83	0.12	0.04	86	0.03	0.04	40	0.54	0.06	97
Commercial real estate	30–89 days past due	0	0.22	9	0.01	0.28	9	0	0.26	4	0	0.18	10	0.06	0.17	23
	90+ days past due	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.16	0.62	15	0.05	0.32	15	0.17	0.62	19	0.04	0.23	17	0.08	0.28	24
Construction and development	30–89 days past due	0	0.22	15	0	0.32	12	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.50	11	0	0.24	11	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0	0.03	30	0	0.06	24	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.16	17	0	0.24	15	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.43	11	0	0.18	13	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0	0.08	27	0	0.10	22	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0	0.20	13	0.01	0.27	11	0	0.23	6	0	0.14	12	0.07	0.17	26
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.19	0.78	13	0.05	0.37	13	0.19	0.80	16	0.05	0.28	14	0.09	0.30	21
Owner Occupied	30–89 days past due	0	0.06	10	0.01	0.11	13	0	0.07	8	0	0.07	17	0.06	0.09	40
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.19	0.32	40	0.05	0.20	22	0.19	0.27	41	0.04	0.16	25	0.04	0.17	22
Other	30–89 days past due	0	0.12	23	0	0.14	15	0	0.14	11	0	0.07	9	0.01	0.07	24
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.40	5	0	0.16	15	0	0.44	5	0.01	0.10	19	0.05	0.13	42
Farmland	30–89 days past due	0	0.13	30	0.06	0.32	47	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.14	20	0	1.10	19	0	1.13	19	0	0.84	19	1.23	1.23	68
Credit card	30–89 days past due		0.75			1.31			0.95			1.19			1.22	
	90+ days past due		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual		0.10			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,213,451	1,208,049	1,211,780	1,298,792	1,293,669										
Retained earnings	800,259	694,931	760,861	682,692	575,805										
Accumulated other comprehensive income (AOCI)	6,956	38,406	35,349	12,614	-18,284										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,020,666	1,941,386	2,007,990	1,994,098	1,851,190										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	683,629	690,505	685,325	692,333	703,246										
Accumulated other comprehensive income-related adjustments	6,956	38,406	35,349	12,614	-18,284										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,330,081	1,212,475	1,287,316	1,289,151	1,166,228										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,330,081	1,212,475	1,287,316	1,289,151	1,166,228										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	25,000	25,000	25,000	25,000	25,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	25,000	25,000	25,000	25,000	25,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	25,000	25,000	25,000	25,000	25,000										
Tier 1 Capital	1,355,081	1,237,475	1,312,316	1,314,151	1,191,228										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	80,805	91,641	102,692	77,619	72,572										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	80,805	91,641	102,692	77,619	72,572										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	80,805	91,641	102,692	77,619	72,572										
Exited advanced approach tier 2 capital															
Total capital	1,435,886	1,329,116	1,415,008	1,391,770	1,263,800										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	14,468,408	11,360,091	13,945,932	11,354,766	11,549,089										
Less: Deductions from common equity tier 1 capital	683,629	690,505	685,325	692,333	703,246										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	13,784,779	10,669,586	13,260,607	10,662,433	10,845,843										
Total risk-weighted assets	8,945,961	8,580,401	8,715,728	8,695,634	8,941,039										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	14.87	12.54	84	14.13	11.59	85	14.77	12.35	83	14.83	12.11	84	13.04	12.09	73
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	15.15	13.31	81	14.42	12.25	84	15.06	13.08	81	15.11	12.78	83	13.32	12.85	68
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	16.05	15.37	68	15.49	14.01	80	16.24	15.23	72	16.01	14.36	78	14.13	14.45	57
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.83	9.15	74	11.60	9.43	92	9.90	9.13	75	12.33	9.76	92	10.98	9.71	84
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		13			58			159			65			54	-77.59	-53.57	
Other insurance activities income		13			58			159			65			54	-77.59	-53.57	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		223,905			225,455			226,818			226,281			220,758	-0.69	70.15	

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0.01	0.38	35	0.05	0.40	49	0.03	0.41	42	0.01	0.47	32	0.01	0.47	33			
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	33.33			45.10			38.23			34.91			44.54					
Other premium income / Total premium income	66.67			54.90			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.69	11	67	17.08	11.59	70	16.13	11.03	69	16.36	11.51	69	17.59	10.22	76			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0.69		0.99		0.87
Cost: Interest-bearing deposits.....	0.13		0.79		0.42
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.37		4.10		5.18
Commercial and industrial loans	1.94		0.37		0.64
Foreign governments and institutions	0		0		0
Growth Rates					
Net loans and leases.....	-6.17		12.26		-2.40
Total selected assets.....	-2.56		7.32		2.04
Deposits	2.95		13.75		3.46

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands					
	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		35,370	118,507	218,745	107,521	79,024	-70.15	187.56
Dividends		35,000	118,000	217,000	106,000	77,800	-70.34	191.67
Interest		8	4	15	22	14	100.00	300.00
Management and service fees		60	201	520	289	0	-70.15	
Other income		302	302	1,210	1,210	1,210	0.00	1.34
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		35,370	118,507	218,745	107,521	79,024	-70.15	187.56
Securities gains (losses)		0	0	0	0	0		
Other operating income		3	6	17	30	27	-50.00	-25.00
Total operating income		35,373	118,513	218,762	107,551	79,051	-70.15	187.49
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		0	0	0	0	0		
Other expenses		2,087	2,513	8,726	9,158	7,495	-16.95	59.19
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		2,087	2,513	8,726	9,158	7,495	-16.95	59.19
Income (loss) before taxes		33,286	116,000	210,036	98,393	71,556	-71.31	202.79
Applicable income taxes (credit)		-506	-591	-2,059	-2,249	-1,846		
Extraordinary items								
Income before undistributed income of subsidiaries		33,792	116,591	212,095	100,642	73,402	-71.02	195.98
Equity in undistributed income of subsidiaries		30,101	-78,611	-34,936	107,185	78,601		151.39
Bank subsidiaries		30,101	-78,611	-34,936	107,185	78,601		151.39
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		63,893	37,980	177,159	207,827	152,003	68.23	173.15
Memoranda								
Bank net income		65,101	39,389	182,064	213,185	156,401	65.28	171.55
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,991,874	96.14	1,949,549	97.49	1,990,166	96.66	2,003,692	1,865,609	2.17	101.51
Common and preferred stock		1,991,874	96.14	1,949,549	97.49	1,990,166	96.66	2,003,692	1,865,609	2.17	101.51
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		774	0.04	774	0.04	774	0.04	774	774	0.00	0.00
Common and preferred stock		774	0.04	774	0.04	774	0.04	774	774	0.00	0.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		68,325	3.30	38,474	1.92	55,644	2.70	31,054	22,050	77.59	307.74
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		1,357	0.07	1,475	0.07	1,386	0.07	1,505	1,606	-8.00	-1.67
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		9,548	0.46	9,462	0.47	10,875	0.53	8,737	7,198	0.91	144.44
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,071,878	100.00	1,999,734	100.00	2,058,845	100.00	2,045,762	1,897,237	3.61	104.87
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		25,419	1.23	32,550	1.63	25,062	1.22	25,853	20,228	-21.91	86.14
Balance due to subsidiaries and related institutions		25,793	1.24	25,798	1.29	25,793	1.25	25,811	25,819	-0.02	-0.02
Total liabilities		51,212	2.47	58,348	2.92	50,855	2.47	51,664	46,047	-12.23	29.81
Equity Capital		2,020,666	97.53	1,941,386	97.08	2,007,990	97.53	1,994,098	1,851,190	4.08	107.92
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		1,213,451	58.57	1,208,049	60.41	1,211,780	58.86	1,298,792	1,293,669	0.45	131.24
Common surplus		0	0	0	0	0	0	0	0	0	
Retained earnings		800,259	38.62	694,931	34.75	760,861	36.96	682,692	575,805	15.16	95.01
Accumulated other comprehensive income		6,956	0.34	38,406	1.92	35,349	1.72	12,614	-18,284	-81.89	-81.06
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		2,071,878	100.00	1,999,734	100.00	2,058,845	100.00	2,045,762	1,897,237	3.61	104.87
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		25,774	1.24	25,774	1.29	25,774	1.25	25,774	25,774	0.00	0.00
Notes payable to subsidiaries that issued TPS		25,000	1.21	25,000	1.25	25,000	1.21	25,000	25,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	12.57	12.54	56	7.57	3.93	74	8.90	7.29	68	10.72	9.68	65	11.01	10.40	57
Bank net income / Average equity investment in banks	13.08	12.55	59	7.97	4.73	71	9.20	7.45	66	10.99	10.51	61	11.24	11.19	55
Nonbank net income / Average equity investment in nonbanks	0	12.53	16	0	5.73	32	0	9.75	17	0	7.89	17	0	7.10	17
Subsidiary HCs net income / Average equity investment in sub HCs	11.69				3.62			7.01			8.55			8.78	
Bank net income / Parent net income	101.89	95.97	51	103.71	95.67	38	102.77	88.16	48	102.58	82.22	51	102.89	82.56	52
Nonbank net income / Parent net income	0	2.83	15	0	5.47	17	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	2.53	17.74	17	3.01	19.50	16	2.53	20.06	16	2.59	20.43	15	2.49	20.88	16
Total debt / Equity capital	0	11.90	11	0	13.54	13	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	1.24	14.30	17	1.29	15.86	16	1.25	16.67	16	1.25	16.36	15	1.35	17.10	16
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.02	11	0	13.93	13	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	12	11	0	13.68	13	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	35.48	11	0	27.67	13	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	98.61	102.85	24	100.46	103.91	33	99.15	102.81	26	100.52	103.22	39	100.82	103.10	42
Total investment in subs / Equity capital	98.61	108.21	17	100.46	111.18	25	99.15	110.16	15	100.52	111.07	27	100.82	112.48	29
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.11	0.22	24	0.06	1.22	34	-0.10	0.47	26	0.05	0.36	39	0.10	0.35	43
Equity investment in subs – equity cap / Net income-div (X)		0.74		0.16	2.81	10		1.82		0.10	1.22	10	0.19	1.22	12
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	139.91	111.20	67	448.41	154.20	93	212.86	136.59	85	104.87	177.68	24	108.79	162.34	28
Cash from ops + noncash items + op expense / Op expense + dividend	151.35	98.58	70	438.71	176.81	90	214.53	147.24	77	114.44	190.27	24	117.04	174.91	26
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	152.81	85.35	80	132.66	90.08	73	128.21	134.08	59	114.04	116.34	54	108.80	103.19	62
Pretax operating income + interest expense / Interest expense		1,142.88			2,355.68			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	32,733.33	1,357.31	97	58,100	1,688.78	98	38,219.06	1,539.23	98	9,949.15	1,632.83	95	7,852.55	1,369.37	95
Dividends + interest from subsidiaries / Interest expense + dividends	142.92	117.86	67	483.31	186.57	89	222.20	150.43	82	105.03	210.80	20	110.84	188.90	23
Fees + other income from subsidiaries / Salary + other expenses	17.35	13.36	73	20.02	14.22	72	19.83	13.95	70	16.37	16.52	66	16.14	16.08	67
Net income / Current part of long-term debt + preferred dividends (X)		33.13			20.55			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.46	3.97	46	0.69	2.60	44	1.94	3.85	44	0.61	2.64	40	0.40	2.61	37
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.80	15	0	3.20	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	72.49	74.87	52	20.94	61.08	22	46.05	81.10	24	100.30	57.84	83	95.64	57.26	82
Dividends declared / Net income	38.34	23.13	76	64.29	81.32	54	55.13	42.29	70	48.57	33.08	80	46.19	27.33	86
Net income – dividends / Average equity.....	7.75	9.52	39	2.70	0.55	66	3.99	4.14	49	5.51	6.46	38	5.93	7.33	33
Percent of Dividends Paid															
Dividends from bank subsidiaries	142.89	101.14	68	483.29	182.33	87	222.19	132.17	78	105.01	178.13	29	110.82	157.73	31
Dividends from nonbank subsidiaries	0	3.28	30	0	2.35	30	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	142.89	128.99	59	483.29	229.19	84	222.19	174.85	74	105.01	260.40	16	110.82	215.26	17
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	53.76	30.63	72	299.58	123.04	87	119.19	60.28	94	49.72	66.55	33	49.74	60.71	40
Interest income from bank subsidiaries.....	0.01	0.12	58	0.01	0.70	48	0.01	0.36	47	0.01	0.54	47	0.01	0.52	44
Management and service fees from bank subsidiaries	0.09	1.08	75	0.51	2.97	77	0.29	1.47	75	0.14	1.55	74	0	1.88	36
Other income from bank subsidiaries.....	0.46	0	95	0.77	0	95	0.66	0	96	0.57	0	97	0.77	0	95
Operating income from bank subsidiaries	54.33	33.49	70	300.86	148.03	85	120.15	62.88	89	50.44	69.36	30	50.53	63.43	40
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	47.24			39.62			56.39			82.95				51.40	
Interest income from nonbank subsidiaries.....	2.80			14.44			7.38			20.25				18.56	
Management and service fees from nonbank subsidiaries	0.53			1.68			0.86			1.92				2.96	
Other income from nonbank subsidiaries.....	0.09			0.19			0.16			1.06				0.15	
Operating income from nonbank subsidiaries	69.48			76.32			79.84			150.41				99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	28.44			119.72			43.51			61.23				48.56	
Interest income from subsidiary holding companies	6.44			12.80			8.40			6.54				3.95	
Management and service fees from subsidiary holding companies.....	0.37			1			0.44			0.36				0.43	
Other income from subsidiary holding companies.....	-1.46			1.63			0.01			0.29				0.01	
Operating income from subsidiary holding companies.....	34.47			135.14			55.20			76.49				61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.95	58.57	71	99.57	62.43	68	99.19	69.76	76	98.56	67.32	72	98.42	65.18	70
Interest income from bank subsidiaries.....	0.02	0.72	54	0	2.52	43	0.01	0.63	42	0.02	0.80	44	0.02	0.92	45
Management and service fees from bank subsidiaries	0.17	4.11	73	0.17	1.69	75	0.24	1.87	75	0.27	1.81	75	0	2.01	37
Other income from bank subsidiaries.....	0.85	0.02	93	0.25	0.07	91	0.55	0.04	92	1.13	0.03	93	1.53	0.02	94
Operating income from bank subsidiaries	99.99	71.70	84	99.99	76.26	80	99.99	82.20	88	99.97	78.80	91	99.97	74.20	83
Dividends from nonbank subsidiaries	0	5.32	29	0	2.51	31	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0	10.59	21	0	9.13	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	142.34			447.79			135.13			83.37				87.87	
Loans and advances from subsidiaries / Total debt	29.59			30.31			27.08			28.33				26.53	